

Current Monthly Collection Period: 01 January 2017 - 31 January 2017

Determination Date: 07 February 2017

Payment Date: 13 February 2017

Note Class (AUD)	Ending Invested/ Stated Amount	Bond Factor	Coupon Rate	Coupon Payments (AUD)	Principal Payments (AUD)	Beginning Invested/ Stated Amount	Charge Offs (AUD)
Class A Notes	96,610,943.17	9.471661%	2.6150%	240,338.38	8,221,165.59	104,832,108.76	0.00
Class B Notes	7,741,097.15	12.901829%	Not Disclosed	Not Disclosed	658,733.26	8,399,830.41	0.00
Class C Notes	4,644,658.29	12.901829%	Not Disclosed	Not Disclosed	395,239.96	5,039,898.25	0.00
Class D Notes	3,096,438.87	12.901829%	Not Disclosed	Not Disclosed	263,493.30	3,359,932.17	0.00
Class E Notes	2,838,402.29	12.901829%	Not Disclosed	Not Disclosed	241,535.53	3,079,937.82	0.00
Seller Notes	4,902,694.87	12.901829%	Not Disclosed	Not Disclosed	417,197.73	5,319,892.60	0.00

Payment Summary

	Current Monthly Collection Period (AUD)
Total Available Income	1,344,101.00
Available Principal	
Principal Collections	10,197,365.37
Repayment of Principal Draws	0.00
Excess Received at Settlement (surplus proceeds)	0.00
Deposit Account Balance at the end of the preceding period	0.00
Total Available Principal	10,197,365.37
Principal Draw (current period)	0.00
Outstanding Principal Draws	0.00
Liquidity Draws	0.00
Trust Expense	
Accrual Adjustment	0.00
Servicer's fee	27,609.45
Manager's Fee	3,313.13

Collateral data as at 31 January 2017

Pool Summary	
Total Outstanding Balance (AUD)	119,834,234.64
Number of Loans	13,494
Weighted Average Rate (%)	10.35%
Average Loan Balance (Net Investment) (AUD)	8,880.56
Maximum Loan Balance (Net Investment) (AUD)	128,371.74
Maximum Remaining Contract Term (Months)	58.45
Weighted Average Total Contract Term (Months)	67.31
Weighted Average Term To Maturity (Months)	17.73
Weighted Average Seasoning (Months)	49.58
Weighted Average Balloon / Residual (%)	7.53%
CPR (Monthly)	24.37%
Excess Spread	125,843.03
Liquidity Facility	
Liquidity limit	10,200,000.00
Arrears *	
31 - 60 days	
No. of Loans	285
Balance (AUD)	2,940,168
% of Period Pool Balance	2.45%
61 - 90 days	
No. of Loans	105
Balance (AUD)	1,107,198
% of Period Pool Balance	0.92%
91+ days	
No. of Loans	188
Balance (AUD)	2,348,968
% of Period Pool Balance	1.96%
Foreclosures	
Number of Loans at Risk	139
Balance Amount in at Risk (AUD)	1,768,863
Number of Loans in Possession	20
Balance Amount in Possession (AUD)	328,870
Write Offs	
Number of Write Offs for the Month	41
Amount of Write Offs (AUD) for the Month	363,195
Accumulated Number of Write Offs	1,765
Accumulated Amount of Write Offs (AUD)	20,796,240

* From collateral data reporting date 31 July 2015, Loans at Risk and Loans in Possession are included in the arrears distribution and the arrears buckets are aligned to RBA reporting requirements.

Capital Requirements Directive

Westpac Banking Corporation discloses that as contemplated by Article 122a of the Capital Requirements Directive (the "Article") (which does not take into account any corresponding implementing rules or other measures made in any EEA state) it holds, as at the date of this report, a material net economic interest (as that term is defined in the Article) of not less than 5% of the nominal value of the securitisation in accordance with paragraph 1(d) of the Article.